

PATENT APPLICATION

Docket No. CITI0094-US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

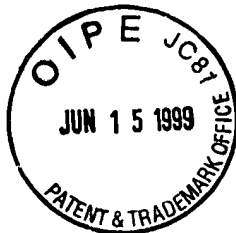
In re Patent Application of

Cris T. PALTENGHE et al.

Serial No. 09/190,993

Filed: November 12, 1998

For: VIRTUAL WALLET SYSTEM



Art Unit: 2741

Examiner: To be Assigned

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

Pursuant to Applicants' duty of disclosure under 37 C.F.R. §§1.56 and 1.97-1.99, the documents listed on the attached Form PTO-1449 are being brought to the attention of the Examiner in charge of the captioned application.

The Examiner is respectfully requested to initial in the space adjacent to the listing on Form PTO-1449, and return a copy of the initialed Form PTO-1449 with the next communication to Applicants, to confirm that these documents have been considered by the Examiner and made of record in this application.

Since this statement is being filed before the first Office Action has been mailed, no fees are believed to be necessary. Please charge any additional fees or credit any overpayment to the applicants' representative Deposit Account No. 11-0855.

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The above information is presented so that the Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R.

§§1.104(a) and 1.106(b) concerning the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

If the Examiner has any questions or wishes to discuss this application, kindly telephone the undersigned.

Respectfully submitted,



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